

Docket No.: 3350-04

REMARKS

Claims 1-7, 1, 13-15, 19-31 and 35-50 are pending in this application. Claims 1, 19, 35, 41 and 50 are amended herein.

The courtesy of the personal interview granted on May 30, 2000, between representatives of the Applicants and the Examiner and Primary Examiner, to discuss claims 1, 19, 35, 41 and 50 in view of the applied prior art reference, Kight, et al. (U.S. Patent No. 5,383,113), is noted with appreciation. At the interview (and as noted in the Interview Summary of the same date), Applicants' representatives agreed to amend claims 1, 19, 35, 41 and 50 by adding the word "consolidation" (or other appropriate form of the word) in each of these claims to further clarify that the claims are directed to an invention in which the recited sets of payment requests being processed are consolidated payment requests from the plurality of payors. As agreed during the interview, this modification is simply made for clarification and will be entered.

During the interview, it was noted that the term "consolidated" is used in the specification of the present application to refer to the bill payment system described in Kight. As used in reference to Kight, "consolidated" means the use of a single processing center to effect consolidation of the payment of multiple consumers bills to each billing entity (see, for example, Figure 1 of Kight). This is clearly distinguishable from the use of "consolidated" in amend claims 1, 19, 35, 41 and 50, where the term refers specifically to the collection or aggregation of payment requests from a plurality of payors for forwarding to the central processor, as described in the specification of the present application (see Figures 2A-2B).

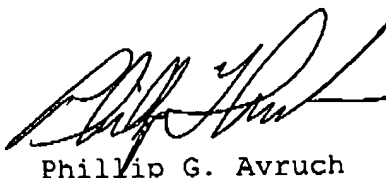
Docket No.: 3350-04

It is respectfully submitted that the application, as amended, is in condition for allowance and an early indication of the same is courteously solicited. The Examiner is respectfully requested to contact the undersigned by telephone at the below listed local telephone number, in order to expedite resolution of any remaining issues and further to expedite passage of the application to issue, if any further comments, questions or suggestions arise in connection with the application.

To the extent necessary, a petition for an extension of time under 37 C.F.R. 1.136 is hereby made. Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, to Deposit Account 12-0427 and please credit any excess fees to such deposit account.

Respectfully submitted,

Lalos & Keegan



Phillip G. Avruch

Registration No. 46,076

PA/led
1146 Nineteenth Street, NW
Fifth Floor
Washington, D.C. 20036-3703
Telephone (202) 887-5555
Facsimile (202) 296-1682
Date: May 30, 2000